

# The following products will be withdrawn from close of business **Thursday 16 May 2019**

This information is for the use of professional intermediaries only. It is not a consumer advertisement and should not be displayed as such or handed out to the public. Criteria is subject to change, please check before submitting applications.

## Switcher fixed rates products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **4.49%** variable
- Daily interest
- Interest will be charged to the end of the month of redemption
- Overpayments below £1,000  
(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

### Early Repayment Charges (ERC)

Fixed rate deal period	Year				
	Year 1	Year 2	Year 3	Year 4	Year 5
2 years	3%	2%			
3 years	4%	3%	2%		
5 years	5%	5%	4%	3%	2%

Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee	Booking fee	Free standard valuation	Cashback	Product code
65%	2 Year	31/07/2021	1.94%	£1	£1,000,000	Standard	£0	£0	✗	£0	15953
	3 Year	31/07/2022	2.04%	£1	£1,000,000	Standard	£0	£0	✗	£0	15961
	5 Year	31/07/2024	2.19%	£1	£1,000,000	Standard	£0	£0	✗	£0	15965
75%	2 Year	31/07/2021	1.99%	£1	£1,000,000	Standard	£0	£0	✗	£0	15954
	3 Year	31/07/2022	2.09%	£1	£1,000,000	Standard	£0	£0	✗	£0	15962
	5 Year	31/07/2024	2.39%	£1	£1,000,000	Standard	£0	£0	✗	£0	15966
80%	2 Year	31/07/2021	2.29%	£1	£1,000,000	Standard	£0	£0	✗	£0	15955
	3 Year	31/07/2022	2.49%	£1	£1,000,000	Standard	£0	£0	✗	£0	15963
	5 Year	31/07/2024	2.59%	£1	£1,000,000	Standard	£0	£0	✗	£0	15967

These mortgage products are for a set period of time with a fixed end date. Depending on the date of completion the initial rate may be slightly less or more than the term stated.



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Max LTV (excl. fees)	Deal period	End date	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee	Booking fee	Free standard valuation	Cashback	Product code
90%	2 Year	31/07/2021	2.69%	£1	£500,000	Standard	£0	£0	✕	£0	15956
	3 Year	31/07/2022	2.79%	£1	£500,000	Standard	£0	£0	✕	£0	15964
	5 Year	31/07/2024	2.99%	£1	£500,000	Standard	£0	£0	✕	£0	15968

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## Switcher discounted variable rate products

- When the initial product rate ends the rate reverts to Standard Variable Rate for the rest of the term, currently **4.49%** variable
- Interest will be charged to the end of the month of redemption
- Overpayments  
(Any overpayments made will cause the amount upon which interest is charged, to be reduced at the month end)
- Early repayment charges apply for any payments made which exceed the overpayment allowance or if the mortgage is exited early. See Early Repayment Charges table.

### Early Repayment Charges (ERC)

Fixed rate deal period	Year	
	Year 1	Year 2
2 years	1%	1%

Max LTV (excl. fees)	Deal period	End date	Discount off SVR	Initial product rate	Min Loan	Max Loan	Legal fee	Completion fee	Booking fee	Free standard valuation	Cashback	Product code
<b>75%</b>	2 Year	31/07/2021	2.60%	<b>1.89%</b>	£1	£1,000,000	Standard	£0	£0	✗	£0	15958
<b>80%</b>	2 Year	31/07/2021	2.50%	<b>1.99%</b>	£1	£1,000,000	Standard	£0	£0	✗	£0	15959
<b>90%</b>	2 Year	31/07/2021	2.10%	<b>2.39%</b>	£1	£500,000	Standard	£0	£0	✗	£0	15960

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